FRONTIER

REALTY LOOK for the Buckin SOLD Signs

Salesmen Wanted EXPANDING

entier Real Estate School I train you for your li-se and if you are em-yed by Frontier Realty after receiving your license there will be no TUITION CHARGES

CHARGES
After employment we have an outstanding EDUCATION-AL, PROGRAM covering all phases of real estate. This course takes 4 months to complete and is given to Frontier Realty Salesmen only This course is FREE

of Charge. Call FA 8-8470 Finest Location

"Squeaky clean in & out."

3 bedroom home in Tor-rance Plaza Flower lovers see this colorful "Park-Like" back yard, it defles comparison. Grow your own orchids, all equip-ment is there. Perfect lo-cation for everything. Lovely home. Call us.

C-3 Zoning On Pacific Coast High-way, large vacant lot, Al-ley to rear of property, Ideal for any kind of busi-ness, CALL FOR AP-POINTMENT.

Carson High Area his 3 bedroom & large den ill satisfy your need for its of living space. Next to smentary school, quiet reet & fenced yard. Own-will consider FHA and I. financing.

Once In a Lifetime Do you get a chance to buy a property like this. A large 3 bedroom home plus 1½ bath, new w/w carpet, family type large kitchen, many extras not found in the average home. Full price (LISTEN N O W)

1504 Acacia Ave.

carpeting, very nicely landscaped DRIVE BY & CALL FOR APPOINTMENT TO SEE.

Easy Weekends wasner, natural cup-boards, carpets & drapes. OPEN HOUSE THIS WEEKEND, 1917 W. 234th STREET

Near Del Amo A bedroom & family room only \$25,550 1½ bath, family room with fireplace, 220 wiring, hardwood floors, Walk to Del Ame shop-ping, OPEN HOUSE SUN-DAY 1 TO 5 P.M. 3419 W. 226th STREET, TORR.

Medallion Home

For Large Family Big eating area, extinge oven in moder kitchen, 4 bedrooms, cor vertible to 5 bedroom with walk-in-closets. Ex

A Good Buy

Just listed an extra nice 3 bedroom 1½ bath hardwood floors, G.I. resals. Tou'll like the location, walk to grade & South High, has w/w carpets, built-ins, service room & is clean as a pin. Terms to suit you, Only \$23,750.

Like New Only 1½ years old, spa-clous 4 bedroom, 1½ bath plus sit electric kitchen & dishwasher. Screened room off family room, ex-tra dining area. OPEN THIS WEEKEND, 328 E. 214th Street.

Good Investment

Very clean older home—2 befrooms. Near 2 schools a shoopping 2 schools a shoopping 2 schools a shoopping 2 schools a shoopping 2 school 2 school build on rear of lot. OP PN HOUSE THIS WEEK-END, 1842 Freeman Ave., Lawndale.

High on a Hill OPEN HOUSE SUNDAY 2526 Grand Summit

Drive
Very clean 2 bedroom, 1% bath home in Victoria Knolls. Hardwood floors, built-ins, fenced yard. Not far from Rolling Hills Plaza. Owner anxious.

Teriffic Value

Is what you will say when you see this 3 bedroom home. Full dining room, fireplace, patio with BBque and many other other goodies. Don't miss this one for only \$17,950. Spanish Beauty

Very spacious 2 bedroom older home that has every-thing for gracious living. This home, has so many features you must see to appreciate. Best of all, the price is only \$17,200.

We will buy your home, or guarantee the sale if listed with us.

REALTOR MEMBER OF

FRONTIER

Call the Office 1957 W. Carson

FA 8-5470 24211 Hawthorne

Blvd. & 101 Hwy. FR 8-2234 215 E. Carson TE 5-0115

* TWO OFFICES *

3 & LANAI Southwood

\$600 DOWN 3 Bedroom

A lovely 3 bedroom witached double garage, wall carpet, situated corner with room for b trailer, only \$16,950.

FR 1-3535.

3 & RUMPUS \$21,450

Gorgeous Southwest Park home on a tree lined street. Also a large 18x30 patio next to rumpus room, Rear yard has block wall, lots of value here, FR 1-3535.

FR 1-3535 3559 TORRANCE BLVD. (NEXT TO POST OFFICE)

Going East

• Real Estate

ver 2000 sq. ft, of wonded living in this large 4 mily with 3 baths, fur peted, dishwasher, unus fireplace, built-ins, beau illy landscaped, large mr bedroom has own dre g room and bath. Prie

HIGH & DRY

. 2 befroom charmer on a till with loads of appeal, torgeous wall/wall carpeting hroughout, remodeled kitch-n with bullt-ias, new water oftener, lots of storage area, prinklers, large 50x30 lot. rry \$1800 down. FR 8-9222.

DRASTIC Reduction

FR 8-9222

5143 CALLE MAYOR

Is the price in an area of Carson High for this 5 bedrooms, nice location. Is convenient to school, shoopping & freeways. You'll like the PER MONTH house in rear of kitchen. 119.

PAYMENTS INCLUDE PRINCIPAL AND INTEREST

"Many Others to Choose From" + + + + + + +

G.I. RESALE

G.I. RESALE

Here's one priced for quick salc. Seller must be up north
by Sept. 1st. So has priced house \$2000 less than others
along the street, with \$2200 down you get a big 3 bedroom,
1's bath home with 2 car garage. Take over easy payments of \$122 mc. including 2'sl. 84% interest; tax & insurance, Act now for a rare bargain. H=13.

A STINKER

Hold your nose when you go into this 2 bdrm. hardwood floor castle. But it's a steal at \$12,750. Fix it up, clean it up, & save yourself \$ \$ \$ \$.

* * * * TERMINAL REALTY TE 0-0510

252 West 220th Street

SCHOOL DAYS

A clean home in a choice area is hard to find but we have is hard to find but we have and out, this 3 bedroom, 1% bath home has open beam ceilings in liv. Rm. & W/W carpets & drapes. Close to shopping, schools, transportation, everything, CALL — NOW:: #975, https://dx.doi.org/10.1001/j.j.chools.

WORLD

REALTY

3931 Artesia Blvd.

DA 7-2111

\$195 DOWN

2 BEDROOM

Z BEDROOM
Near achools, shopping and
freeways. Trouble — free.
Aluminum siding with atone
trim, Newly decorated, out
side flood lights. Completely fenced yard. Detached garage, Payments just \$98 per
mo.

TE 0-3472 NU-WAY REALTY

435 W. Pac. Coast Hwy.

\$495 DOWN

WALK SOFTLY
This sleeper won't last out
the week 3 bedroom, nice location, Fenced yard, 2 car detached garage, low price on
this low \$14,495.

READY REALTY

227 W. Carson 'til 9 P.M. TE 5-6653 FA 0-1970

No Down to G.I.

BEAUTIFUL HOME

FRANK MOHNS

110 East Pacific Coast Hy. Wilmington

TE 5-1300

PROPERTY FOR SALE

FA 0-2770

BY OWNER 2 Bdrm., part. furn. w/w car-pet, hardwd. floors, garage. Close to everything in Wilm-ington. \$13,500. TE 4-8019.

NO RED TAPE

qualified buyer can this loan with only Beautiful 2 bedr

FA 0-2770

25 Garaton, G. 1. Resale. Il trade \$10.600 equity for B/R., 2 bath baths and

Full price \$17,750, your chof 4 bedrooms or 3 bedroo Payments of \$99 per moplus taxes & insurance.

Harbor Pines Charming 2 bedroom with city view. W/W carpets sharp well landscaped yard & 2 car detached garage; \$20,750, L2625.

Unusual Offering 52x357½ R-2 lot in Lomita with 3 homes. A beautiful 2-bedroom owners unit with 22 x 26 paneled den, with magnificent P alos Verdes stone fireplace. 2 hice rentals with 2 bedrooms sach, Room told may more houses; \$39,300, 12822.

Ocean View

Huge older stucco home with high peaked roof, charming exterior with historical appeal 3 bedrooms, 1% bath, separate dining room, Located in prestige area, near ocean, \$80,780 — 10% down, L2594.

Home For Mother

Sepulveda Frontage

Harbor Pines 3 bedroom custom built home, leatures quality construction, beautiful hardwood floors W/W carpets & deluxe Heat O-Later fireplace, large yard & detached double garage, \$29,500—10% down, L2616.

ROY SHAW

1305 Pacific Cst. Hwy. DA 6-3361

CUTE & CLEAN!

FRED R. STEVENS REALTOR 1937 Redondo Bch. Blvd Garden DA 9-1168

R-2 - \$195 DOWN Older 2 bedroom home on this valuable lot in San Pedro. Lot 40x140 approx. 2 blocks from Fort McArthur. Payments you can afford. Beat the rush on FA 0-2770

Torrance Gardens

Diamond Realty 3673 Torrance Blvd. FR 0-4844

OWNER

\$15,900 . . . Excellent older 2 bedroom in Torrance.

\$16,900 . . .

\$17,950 . . .

\$20,950 . . .

Lovely 2 bedroom home on Beech St. This home is an ex-ceptional buy — great big guest house with stall shower. Double detached garage with alley access. See it now... \$21,500 . . .

\$21,500 . . . In Victoria Terrace—a derful buy in a 3 bed home, wall/wall carpets, place, fenced yard. Lo panelling, patio area. down.

Leoking for a sharp 4 bed-room home in South Tor-rance? Big double garage, wall/wall carpets, patio, fenced yard. \$2500 down.

Real Estate

\$24,500 . In Torrance Gardens—a 2 bedroom, 1% bath home with 15x35 swimming pool with filter and heater, built in range and oven, wall-wall carpets, sprinklers, etc. See today.

\$25,950 . 4 bedroom, 1% baths in South Torrance, Wall/wall carpets, built-in range and oven, fireplace, roofed patio, block wall fence, sprinklers, garbage disposal, \$2500 down.

\$27,000 . . . 4 bedroom, family room, 1% bath 18x36 swimming pool, 20x30 family room, wall/wall carpets, fireplace, wet bar, etc. \$3000 down.

won-edroom 4 hedrooms 1% baths, with 5x35 filtered and heated swimming pool, block wall wall carpets, drapes, etc.

Opening For 3 Salesmen Experience not necessary — will train — good commissions — Call FA 8-1049.



FA 8-1049

HAPPY MEMORIES

This is it! You will say when you see this 3 bed-room, 2 bath home on beoutiful side walk street. It has all the answers for complete comfort. Wonderful patio with barbeque for your cook-outs.

Best of all—the price is ridiculous! Only \$22,500

—with \$2000 down. Take over big FHA loan and

save loan costs—or submit your desired terms, but by all means—ACT NOW! Alyce O'Rourke Realty

AT THE SIGN OF THE SHAMROCK FR 5-0529 23870 Hawthorne Blvd. (at 101 Hwy.)

Land A-1 Zone

POTENTIAL R-3 150' Frontage on Figueroa by 150' Deep, Owner Wants Offer, H223, FA 0-4150. **Near Shopping**

A 3 bedroom beauty, w/w carpets, drapes, stone fire-place. Low down, good fi-nancing, H-106, FR 1-4621.

Hollywood Riviera 2 bedrooms each, Good in-come and financing, H-107. FR 1-4621

Need listings. Will buy equities and welcome trades



- OPEN 9

BÝ OWNÉR 1435 Lakme

Beautiul Spanish style 2B/R home with all tile roof— fireplace—polished hard-wood floors. OKeefe and Mer-rett Range; Own lovely fenced yard, Sacrifice \$1000 Down. Open house every aft-ernoon 'til 7 p.m.

DOMINGUEZ HILLS DOMINGUEZ HILLS keiting spill level colonial. reatures 4 bedrooms, family soom and 2 baths, 2 B/R and ath with tub and shower updates. Separate L/R off enwhen entertaining, Leg kitchen features built-in O'Keefe & lerritt gas range and oven vith ceramic tiled counters in handsome wood cabinets and compact laundry area and compact laundry area of the charm of this lovely some.

C-VUE REALTOR 18908 So. Avalon Gardena, California

DA 9-2244 \$495 Down

3 & Rumpus Room paint & repairs but is to sell ta\$16,500, It oversize kitchen, an o' rumpus roced yard. #2PH.

HI-LITE 526 W. CARSON

FA 0-1505

\$11,495 2 BDR. \$86 PER MO. READY REALTY

> OS 9-2533 Superb

edroom, 1% bath, redecor-d inside and out. Double rage, priced with the buy-in mind at \$22,500. Ideal ation, terms, for qualified

WE SPECIALIZE IN FHA. G.I. AND CAL-VET FINANCING
Low Down 3 & Fam. Rm. WE SPECIALIZE
Low Down
Large 3 beforem all built-in kitchen, unit heat, expensive w/w carpeting, drapes and curtains throughout, fireplace, intercom, H-220.

FA.0-4130.

Will G.I. - FHA
Nice area, 2 bath, W/W carpeta, forced air, modern curtains throughout, fireplace, intercom, H-220.

FA.10-4130.

R-2-50X122'
Room to add in Lomita. Nice amall home only \$15,000, good potenial. #210. FA 0-4150,

12 Units

Paradise Realty

FR 1-4621

FA 0-4150 PLAY HOOKEY

in this nice home in nice area. 3 B/R with hardwood floors. Enclosed yard attach-ed dbl. garage. Close to everything. Priced right. \$512. WORLD

REALTY 3931 Artesia Blvd.

DA 7-2111 FORCED SALE following properties are g sold as is: Bdrm. H/W floor home. Hyatt Ave., Wilm. Take existing loans for \$1.750

over existing loans for \$1.750 cash.

† 2 in a den — 23007 Mey ler Ave. Torrance. Only \$1.000 down.

† Triplex. 1502 - 4 - 6 West 204th St. Torrance Excellent corner lot, Take over existing loans with only \$4.000 cash. DA 5-6260

BRUCE-HOWE

REALTY DREAM HOUSE Bedroom, Hardwood

FA 0-2770 CAP COD FRONT PATIO ROMAN BATH

OPEN HOUSE 2336 W. 236th St DARYL STARK REALTY 255 SEPULVEDA 328-3712 Eves. Jack Kelly FA 8-1682 WE TAKE TRADES SOUTHWOOD

FA 0-2770 TO BUY, SELL OR EXCHANGE— Classitied Ads FA 8-4000

KEN MILLER REALTY DO YOU HAVE TIME \$23,950 ... To Enjoy Your Children? To Enjoy Your Children? YOU WILL — LIVING AT

林林

\$23,950 ... DEL AMO PACIFIC baths, and enclosed paths, and enclosed paths drapes, drapes, 2 fireplaces, double detached garage, etc, On Beech St.

★ Enjoy the CAREFREE LIFE THAT HEATED POOL AND OUTDOOR FAMILY.LIVING PROVIDES.

* Freedom from OUTDOOR MAINTENANCE AND GARDENING WORRIES COUPLED WITH THE CHILDREN'S OWN PLAY FACILITIES OFFER MORE TIME TO HAVE FUN YOURSELF. ★ Del Amo Pacific IS SITUATED BETWEEN SOUTH BAY BEACHES AND SHOPPING AREAS, CONVENIENTLY NEAR SCHOOLS, CHURCHES AND INDUSTRY.



Del Amo Pacific | 3300 W. Carson

TORRANCE

FA 0-3171

FA 0-3152 SP 5-2591

DOWN PAYMENTS FROM \$1395 INCLUDING SHARE COSTS

OFFICE HOURS: 10 A.M. TO 7 P.M. DAILY
YOU ARE INVITED TO INSPECT A FURNISHED MODEL TODAY
10% SELLING EXPENSE INCLUDED IN ALL SHARE PRICES, MAINTENANCE INCLUDED
IN MONTHLY FEE.
NORTH DEL AMO AND PACIFIC COOPERATIVE APARTMENTS, INC.
A SOVEREIGN DEVELOPMENT COMPANY PROJECT—1807 ESPLANADE—REDONDO REACH,
CALIFORNIA

WHAT RIVIERA'S GOT!

Open Houses Sunday 1 to 5 P.M. LIKE A TWO STORY?

1849 Bolker Pl. Cozy provincial on quiet cul de sac street in Rolling Hills Highlands. Lovely nylon carpeting, draped, used brick fireplace, built-ins & 2 baths. Only 2 years old, pool size lot, nicely landscaped & fenced with cement block, G.I. RESALE—Askwith cement block, G.I. RESALE—Asking \$26,500.

PROVINCIAL PARADISE! 28002 Pontevedra Drive

Spacious 4 bedroom and family room in Rolling Hills Riviera with OUTSTANDING VIEW. New nylon carpeting and lovely custom drapes throughout. 13/4 baths, built-ins, fireplace — loaded with extrast Popular floor plan with center patio. Professionally landscaped and fenced — \$34,600.

4 BEDROOMS—ONLY \$24,950! 838 Barhugh Pl.

838 Barnugh 71.

4 Bedroom and check this low, low price of only \$24,950! Fireplace, built-ins, 1 ½, boths. Only 2 years old. Very clean home in Rolling Hills Highlands. Nicely landscaped for minimum upkeep and completely fenced with cement block. Hurry on this one! 2 BEDROOM - LOW DOWN! PUGE YARDI Newly painted, SPOTLESSI Cozy home in good Torrance location. Garbage disposal, tiled kitchen & bath, hardwood floors, lovely W/W carpets & drapes — and what a

yard! 50 x 140' — nicely landscaped & fenced with room to build! MUST SELL! — Asking

ELEGANT CUSTOM! ELEGANT CUSTOM!

Fabulous 3 bedroom & family room — 2140 sq. ft. of luxury! Driftwood stone fireplace, loaded with paneling. Slate entry, built-ins, service porch & 2½ baths. Gorgeous quality carpeting & custom drapes throughout! P.V. stone front, beautifully landscaped, dichondra lawns, huge patio, sprinklers & fenced. The ultimate in living stage good.

Riviera Realty

26121 So. Western Avenue DA 5-4404

* * * * * * * * * * THE PRESS-HERALD LIST OF

OPEN HOUSES FOR THIS WEEKEND . . . AS ADVERTISED ELSEWHERE IN OUR CLASSIFIED COLUMNS TODAY

PHONE —

FA 8-5470
FR 8-2234
TE 5-0115
FA 8-5470
DA 5-4404
DA 5-4404
DA 7-2111
DA 6-2476 LOCATION

SPINNER REAL & COMPANY ESTATE

\$200 DOWN

\$99

2 BEDROOM STUCCO BREAKFAST AREA DINING ROOM, SERVICE FORCH, CLOSE TO EVERYTHING, CARSON, AV ALO N AREA ON 219 ST. ONLY \$14,000 FULL PRICE. \$112 NICE & EEDROOM STUCCO. CARSON AREA. LARGE FENCED YARD GARAGE NEAR SCHOOLS AND SHOPS. ONLY SIGN. PROPERTY.

\$900 DOWN \$114 PRIORS, DINING ROOM, GARAGE, 50X224

\$128 LANE IN REDONDO BEACH. LARGE LOT. NICE NEIGHBORHOOD. PRICED AT ONLY \$17,500.

15401 SOUTH WESTERN . FA 1-2859 . DA 9-8700 Bdrm. Large Den \$595 DOWN GET INTO THE SWIM

\$595 DOWN This nice 2 B/R stucco home with pay less than rent. Has a heavy shake roof. Has a separte dining room plus breakfast nook. Wall/wall carpet, 2 car garage, patio and near new pool with filter lights and diving board. Full price \$16.955. Vacant

READY REALTY FR 0-3561

WE PROUDLY OFFER

UNIQUE

3 bedroom home 1 bath, park-like yard, greenhouse, ros gardens and fruit trees, the home features floor furnae heat, hardwood floors, tile kitchen and bath, henged yard, and double garage. Priced to sell this weekend at just \$21,500, C185.

RETIREMENT SPECIAL

Ideal for a starter—or for the retired couple. The neigh-borhood is one of the very nicest. Very close to atores, schools, freeway, churches and transportation. This 2-bed-room frame nome on a large 40x150 lot can be purchased for just \$18,200, with 10% down, \$125. REDECORATED

Quaint 2 Bedroom home, newly redecorated inside and out, on large 60x100 R-3 lot. Room to build additional units on the property. Priced to sell at just \$15,950. (B123)

INCOME SPECIAL Eight 2-bedroom houses on large R-3 lot in Lomita. Each house has its own fenced yard, carport, visitors' parking area, garbage disposal, and built-in stove and oven. Fou of SE200. Submit your down payment—just ask to see F139.

GOOD CARSON INVESTMENT

Ask any good builder about the cost of building a 3 bed-room home of 1200 sq. ft., then let us show you a JIM DANDY for only \$30.090 with a \$2000 down payment. Close to St. Philomen Parochial school & church, You will enjoy the walk see: (127) OPEN HOUSE SUNDAY 1 - P.M.

26233 Governor, Harbor City Pines Beautiful 3-bedroom home, built in rustic styling, in the beautiful Harbor Cty Pines, 60x120 ft, lot, double garage, hardwood floors, tile kitchen and bath, large brick fre-place, garbage disposal and fenced yard. Priced to self— just \$25,500, C139.

Towne & Countrie Realtv 1013 W. Carson 25318 Narbonne FA 0-0464 DA 6-2476

-- No Pressure Selling --

Choose your own home from over 1000 descriptive picture listings then go and see them if you are satisfied with the area and the home is in your

C.R.V. OF \$17,500 AT \$116 MO. WITH TAXES & IN-SURANCE INCLUDED, for this 3 bedroom newly decothis 3 bedroom newly deco-rated home, has hardwood floors & w/w carpets, CALL. MOVE IN - VACANT One block from South High just in time for the new school term, located in Ellenwood. This 3 bedroom, 1½ bath with near new carpets. Full price \$23,950, submit your terms.

NO DOWN G.I.

SANDS REALTY FR 1-2461

5135 TORRANCE BLVD. LAST CHANCE! Can You Beat This! ONE OF PALO DEL AMO'S FAVORITE "PINECREST" MODELS IS BACK ON THE MARKET DUE TO CANCELLATION,

\$33,000 Full Price Only 5% Down
Check these features — built
by Ray Watt, two story,
1918 square feet, four bedrooms, (three upstairs, one
down — ones a with allein,
with marble top pullman),
light and airy family room
and kitchen. Select your color of aylon carpet. WasteKing range, oven, dishwashtwo large linen closets, forced
air heat with summer fan.

\$33,000 Full Price nly 5% Down

SLE RUDY GRIESHABER AT PALO DEL AMO SALES OFFICE. CORNER OF SE-PILLVEDA AND MAPLE. 1/2 MILE EAST OF HAW THORNE IN TORRANCE OR CALL. 326-9604 Nice Location

1317 Lagoon Ave., Wilmington. 3 B/R. bath and 34. All wool wall/wall. 18x18 front room. 10% down. FRANK MOHNS 110 E. Pacific Coast Hwy Wilmington TE 5-1300

8 BDRM, CORNER LOT. 1204 FONTHILL

BY OWNER BEDROOM OLDER HOME FA 8-7462 Luxury Duplex \$995 DOWN

Built-ins This is by far one of rnis is by far one of the fin est duplexes in the area. I features a 3 bedroom and bedroom with hardwool floors, wall/wall carpets, large hedrooms, etc. Don't hesitate call for appointment to see—

FR 0-3561

DEL AMO SHOPPING

3514 W. Z241 St., Torrance
Extra large living room with
fireplace, kitchen & 8 large
bedrooms. Carpeting, drapes
& water softener, covered
patio, lovely professionally
landscaped yard, attached
double garage. Walk to Sears
& Broadway.

DA 7-2111

227 W. Carson 'til 9 P.M. TE 5-6653 FA 0-1970 TORRANCE PLAZA TORRANCE PLAZA By Owner: 3 Bdrm, 2 baths, w/w carpet, drapes, blt-in stereo,f/place. Dble gar. Block fence. Cov. patio. 18-x35 Anthony filtered pool. Near Civic Center. 1220 Kornblum. FA 8-0367 UNDER PRICED AT \$19,995 Harbor City, Large 3 Bdrm, in nice area, 1½ bath, fireplace, w/w carpeting, hardwood, Large fenced yd, Own-

Rent With Option Owner has 2 homes, only needs one Will sell for only \$24,950, or lease, or rent this lovely 3 bedroom and family room, 1% bath home in Tor-rance. 3 years young, double

ROYALLE FR 1-3531

Open House Daily 1 to 5 P.M. 3514 W. 224th St.,

WORLD

REALTY 3931 Artesia Blvd.

Says DOWN Don't have rent receipts, build equity in this 2 bedroom cheaple'. Newly redecorated inside and out, large living room, dining room, enced yard. Zoned M.1. Good investment. Payments 585 per mo. F.I. READY REALTY

WHY RENT???

FAMILY ROOM FAMILY ROOM
This 4 bedroom and family room home has built-ins, forced air heat, 1% baths, w/w carpets, Close to schools & freeway, Popular side pation model, all this and more for \$27,900.

3 BEDROOM AND